



PERS Select PPO

**Originally Presented to:
Health Benefits Committee
April 17, 2007**

Updated October 16, 2007

Select PPO Network Updated – No CHANGES

- **Statewide PPO Network**
 - **Covers all counties except:**

Alameda	Marin
Placer	Solano
- **Subset of Blue Cross PPO Network**
- **Primary and Specialty Caregivers Represent over 50% of the Blue Cross PPO Network**
 - **Utilizes existing Blue Cross PPO hospital network, except most Sutter facilities**
- **Savings achieved through selection of physicians with efficient practice patterns**
- **Reviewed using broadly accepted quality measurement standards**

CalPERS Savings with Select PPO

Updated - NO CHANGE

- **5% Estimated Claim Savings (vs. Choice)**
- **1.0% estimated increase in PERS Choice Basic premium rates due to movement into PERS Select. Members remaining in Choice plan use less efficient providers.**
- **Net 6.0% premium rate decrease compared to PERS Choice Basic**

Annual Savings	Single	2-Party	Family
Select vs. Choice	\$324	\$650	\$844

Expectations Updated – Enrollment Uncertain

- **\$6.5 Million expected annual savings to plan**
- **Assume 15% of Choice Basic employees enroll in PERS Select***
- **HMO enrollment unchanged**
- **< 1% decrease on 100/90 state annuitant contribution formula**
- **PERS Choice Medicare Supplement = PERS Select Medicare Supplement**

*** *Enrollment expectations are too early to confirm. There are early indications that enrollment may fall short of expectations.***

Savings by County

Updated No Changes

Average Savings

- Colusa
- Humboldt
- Mendocino
- Merced
- Mono
- Santa Clara
- Tulare

Above Average

- Butte
- Contra Costa
- Fresno
- Kern
- Lake
- Los Angeles
- Monterey
- Nevada
- Orange
- Riverside
- Sacramento
- San Bernardino
- San Diego
- San Joaquin
- San Luis Obispo
- San Mateo
- Santa Barbara
- Santa Cruz
- Shasta
- Sonoma
- Stanislaus
- Sutter

Superior

- El Dorado
- Inyo
- Kings
- San Benito
- Siskiyou
- Ventura
- Yuba

Installation Update

- **Group structure on Blue Cross Operating System – Completed.**
- **Internet ProviderFinder – Completed.**
- **Identification Card – Draft Completed**
- **Open Enrollment Meetings - Completed**
- **Product Preparedness – Completed**
- **Enrollment – To be provided**

Draft Identification Card

PERS Select California Public
BASIC Employees'
Retirement System



www.bluecrossca.com

GROUP: CB01AG

MEMBER ID: CPR123A56789

MEMBER NAME

PLAN 040: Medical

Blue Cross PPO

A Prudent Buyer Plan Product



**MEDICAL CLAIMS
& INQUIRIES:**


P.O. BOX 60007
LOS ANGELES, CA 90060

CUSTOMER SERVICE: 1-877-737-7776
\$20 PPO PHYSICIAN OFFICE VISIT COPAY

Pharmacy Administered by

medco® RXBIN: 610014
RXGRP: CPERSRX

Sample PERS Select Open Enrollment Advertisement





Chances are,
your favorite doctor is one of ours.

Blue Cross of California has been making health care convenient since 1936. And we're continuing to lead by introducing a new plan option this year, **PERS Select**, which builds on our history of choice-driven PPO plans. Now quality care is more affordable and accessible than ever. In fact, our extensive network of hospitals and providers probably already includes your family doctor.

Join Blue Cross of California during CalPERS open enrollment from September 17th through October 12th. For more information call our Customer Service line for CalPERS members at 1-877-737-7776 or visit www.bluecrossca.com/calpers.

HEALTH | LIFE | DENTAL | VISION



Blue Cross of California and BCCLife & Health Insurance Company are independent members of the Blue Cross Association.
Medical and dental coverage of the entity Blue Cross of California and BCCLife & Health Insurance Company.
Life and other coverage offered by BCCLife & Health Insurance Company. Registered under the Blue Cross Association.

Supports CalPERS Strategic Plan

